SUMMARY ANNUAL REPORT

For Marist College Flexible Reimbursement Plan

This is a summary of the annual report of the Marist College Flexible Reimbursement Plan, EIN 14-1442493, Plan No. 503, for period January 1, 2012 through December 31, 2012. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Your Rights To Additional Information

To obtain a copy of the full annual report, or any part thereof, write or call the office of Marist College at 3399 North Road, Poughkeepsie, NY 12601, or by telephone at (845) 575-3000. The charge to cover copying costs will be $0.25 per page.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Marist College, 3399 North Road, Poughkeepsie, NY 12601) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.